PRODUCTS/COMPLETED OPERATIONS
FOOD OR BEVERAGES FOR CONSUMPTION ON PREMISES
(For Use With Forms LS-1 and LS-3)

Refer to the Supplemental Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the ***terms*** contained in the Liability coverage.

This endorsement forms a part of the policy identified below:
Policy No. _____.
Named Insured _____.

Description of Premises and Operations:
1.
2.
3.
4.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM FROM RESTAURANT OR TAVERN PRODUCTS/ COMPLETED OPERATIONS

The Limits of Liability stated in the Declarations/Schedule DO NOT APPLY to Products/Completed Operations.
The Limits of Liability for Products/Completed Operations are shown below.

Limits of Liability:

$ _____ each ***occurrence***

$ _____ products/completed operations aggregate

WHAT *WE* PAY FOR

The PRINCIPAL COVERAGES are extended to include the following hazard(s) which are marked by an "**X**," [X]:

☒ **Products Hazard**
Definition 19 in forms LS-1 and LS-3, the ***products/completed operations hazard*** definition shown in the Liability Coverage is deleted and replaced by the following:
Products hazard means ***bodily injury*** and/or ***property damage*** arising out ***your*** product after physical possession has been relinquished to others.

WHAT *WE* DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage:
We do not pay for damages claimed for any loss, cost or expense incurred by ***you*** or others for loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

1. ***your*** product;
2. ***your work***; or
3. ***impaired property***;

if such product, ***work*** or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

☐ **Completed Operations Hazard**

Completed Operations Hazard means ***bodily injury*** and/or ***property damage*** arising out of ***your work***. ***Your work*** does not include incomplete or abandoned ***work***.

Your work is completed at the earliest of the following times:

1. when all ***work*** specified in ***your*** contract has been done;
2. when all ***work*** to be done at a job site has been completed if ***your*** contract includes ***work*** at more than one site; or
3. when ***your work*** at a job site has been put to its intended use by someone other than another contractor or subcontractor working on the same job site.

Work which requires further service, maintenance, correction, repair or replacement because of a defect or deficiency, but which are otherwise complete, shall be considered completed.

WHAT *WE* DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage:

The **Completed Operations Hazard** DOES NOT INCLUDE ***bodily injury*** and/or ***property damage*** arising out of:

1. the transport of property aboard a vehicle not owned or operated by ***you***, unless injury or damage occurs from a condition that was created by ***your*** loading or unloading of the vehicle;
2. the presence of tools, uninstalled equipment, abandoned or unused materials; or
3. products or ***work*** for which the classification on the Declarations/Schedule states "including ***completed operations***".